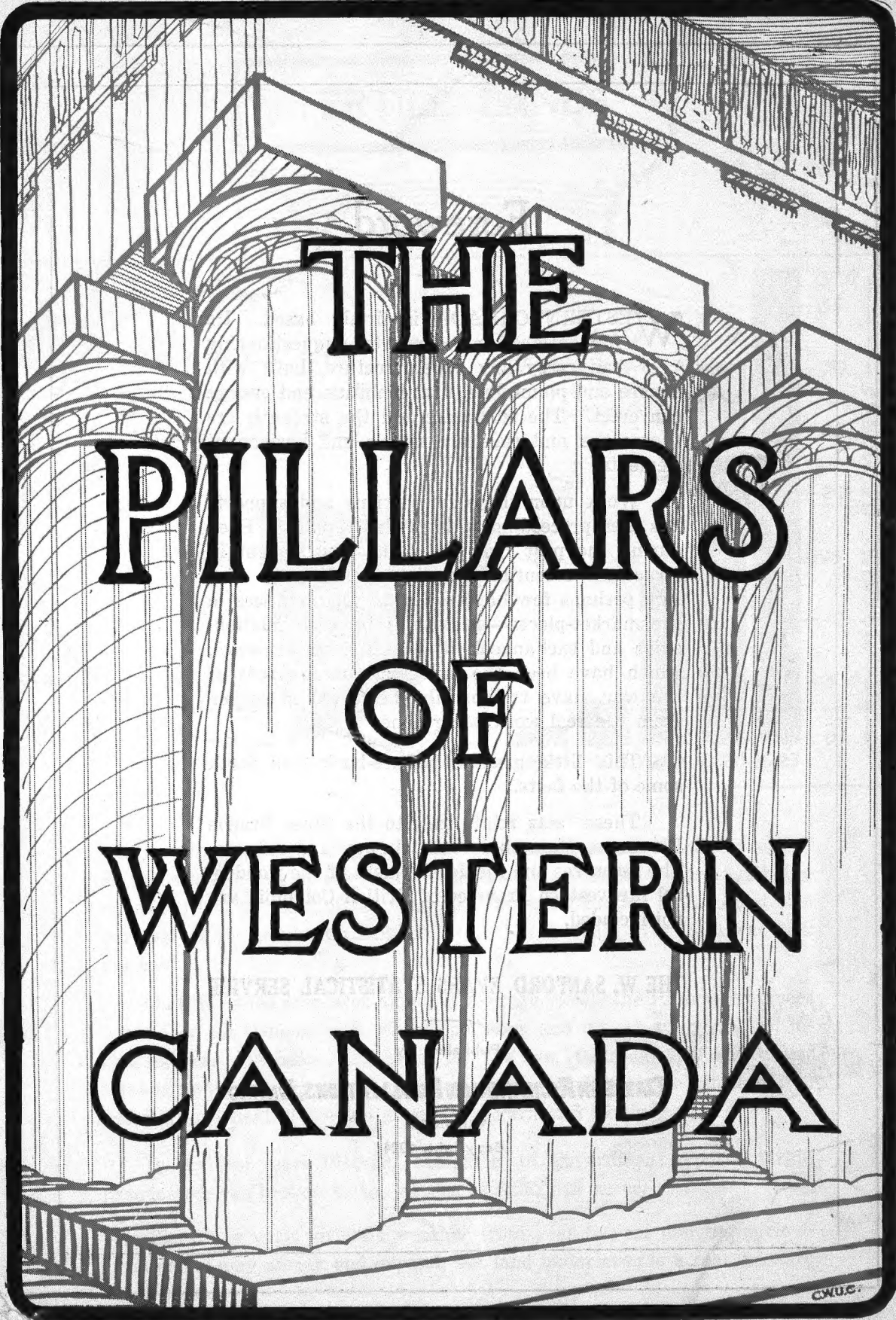


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THE PILLARS OF WESTERN CANADA

CWUC

Foreword

WESTERN CANADA is firmly based. Its foundations and supports unquestionably can carry any superstructure, built with square and plumb-line, that ambition and energy can erect. The substance and the strength are there; the materials are simple and permanent elements.

Work upon these foundations and supports has been proceeding with notable rapidity. Even during the past four years the development in structural essentials has been continuing at a rate perhaps few have realized. Disturbances in the market-places—alterations in price relationships and exchangeability—with their anxieties, which have been the universal consequences of the war, have temporarily distracted attention from the real work being done.

This little graphic picture-book sets forth some of the facts.

These facts relate only to the three Prairie Provinces, Manitoba, Saskatchewan and Alberta. The resources and the development of the wonderful far-western Province of British Columbia are not included.

THE W. SANFORD EVANS STATISTICAL SERVICE

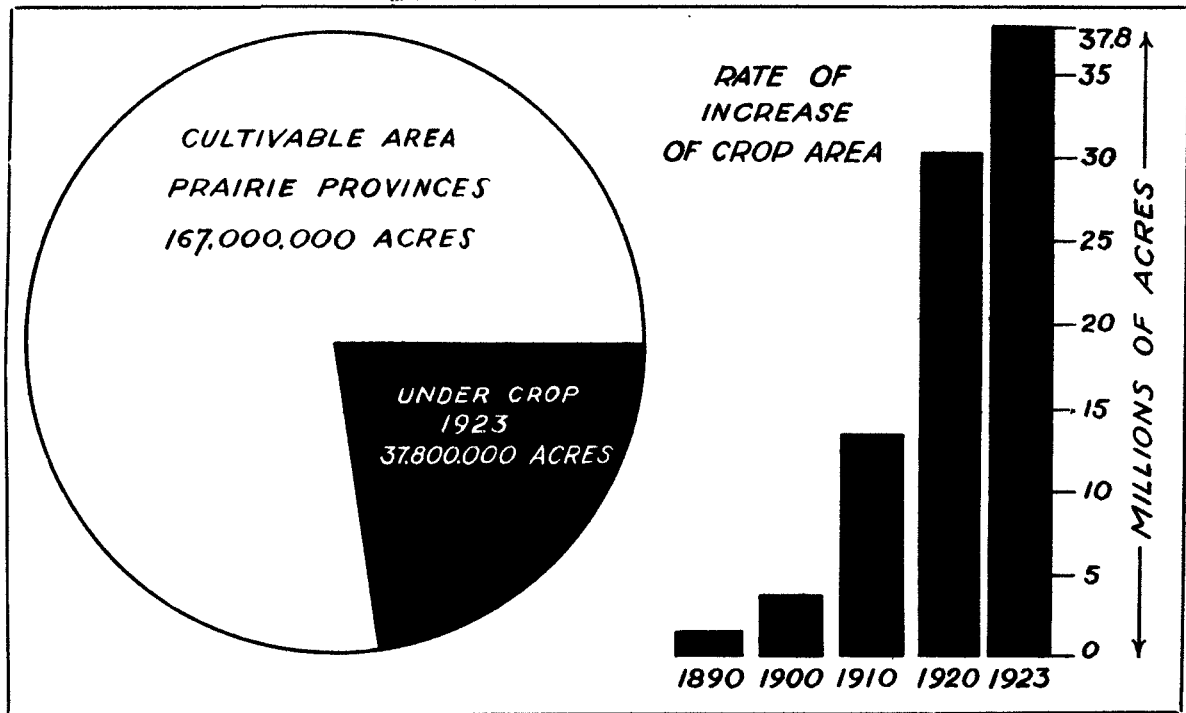
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WINNIPEG

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FERTILE LANDS



From 1920 to 1923 there was added to the area under field crops of all kinds in the Prairie Provinces 7,623,490 acres—the added acreage being equal to 211.7 per cent of the total land under production in 1900 and 55.6 per cent of the total crop area of 1910. The increase over 1920 was 25.2 per cent.

On this added crop area alone, at average yields, the Prairie Provinces could feed all Canada with wheat, potatoes and all other vegetables, including peas and beans, and grow all the rye, flaxseed and buckwheat Canada now raises; or, in the alternative, it could fill the total consumption demand for wheat of London, New York, Paris and Berlin.

In the five years 1919-23, according to government reports, virgin prairie sod was broken to the extent of 6,252,028 acres.

Yield may vary with the weather from year to year and the agricultural dollar may shrink and expand, but land under crop is a real measure of progress.

No other country has shown so great a rate of increase in crop area as that indicated by the following figures for the Prairie Provinces:

AREA UNDER FIELD CROP 1890-1923

Year	Acres	Rate of Increase	Year	Acres	Rate of Increase
1890 - -	1,419,399		1915	22,451,330	64.9%
1900 - -	3,600,119	153.6%	1920	30,185,404	34.5%
1910 - -	13,607,697	277.9%	1923	37,808,894	25.2%

Census returns 1890, 1900, 1910, 1915 and 1920; government final estimate 1923.

The 37,808,894 acres under crop in 1923 is only a little more than 1/5 (22.6%) of the 167,000,000 acres of cultivable area in the three Provinces as at present estimated by the Dominion Government.

Not only is there a large quantity of cultivable land not yet occupied, but only a little over 50 per cent of occupied farms is improved, and with more intensive cultivation and a greater use of rotation, rather than summer-fallowing, the improved land can be made to increase greatly its output. From the census returns of 1921 the following figures are taken:

Land Area (Acres)	Area of Occupied Farms (Acres)	Area of Improved Farms (Acres)	Area under Field Crop (Acres)
466,068,740	87,916,018	44,847,480	32,187,593
Per cent of Total Land Area in Occupied Farms	Per cent of Farms Improved	Per cent of Farms Under Crop	
18.86	51.1	36.6	

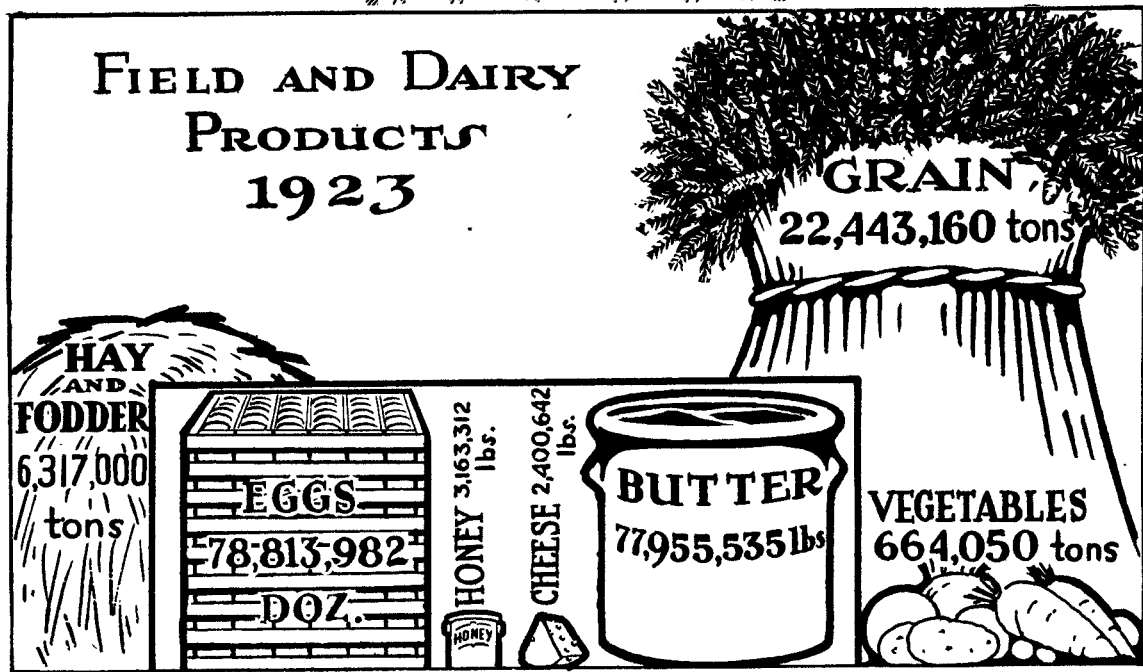
The distribution of acreage among the different principal crops and the changes that have taken place between 1910 and 1923 are shown in the following table:

ACREAGE UNDER FIELD CROPS 1910-23

Field Crops	Acres in 1910	Acres in 1923	Increases 1910-1923	Rate of Increase
Wheat - - - -	7,867,423	21,665,276	13,797,853	175%
Oats - - - - -	3,880,606	9,032,821	5,152,215	133
Barley - - - -	667,071	2,180,472	1,513,401	227
Rye - - - - -	10,164	1,303,210	1,293,046	12,721
Flaxseed - - -	571,994	620,172	48,178	8.4
Other Grains -	3,658	54,798	50,998	1,394
Potatoes - - -	70,336	115,852	45,516	64.7
Roots - - - - -	5,561	19,476	13,915	250.2
Hay and Clover	325,205	740,144	414,939	127
Other Fodders	204,797	2,068,844	1,864,047	910

The great fertility of the prairie lands has been proved during a period extending over 40 years.

STAPLE PRODUCTS



The chief products of the Prairie Provinces, and those for which the soil is specially adapted, are staple commodities of high quality—necessaries of life with broad markets. Western Canada grows a good square meal for man and beast.

Its wheat, under the name of "Northern Manitoba," has established its position as without a superior among the hard wheats of the world, and the climatic and soil conditions are correspondingly favorable for all other vegetation suitable to the latitude. Livestock grow rapidly and thrive. The yield of honey is exceptionally high per hive and of excellent flavor.

By weight the field crops of 1923 totalled 29,424,209 short tons, or, on the average, 115 tons for every occupied farm.

The total yield of field crops in the Prairie Provinces in 1923 was as follows:

	Yield
Wheat -----	452,260,000 Bus.
Oats -----	391,756,000 "
Barley -----	59,778,200 "
Rye -----	20,842,000 "
Flaxseed -----	7,044,800 "
Potatoes -----	11,071,000 Cwt.
Turnips, mangolds, etc. -----	2,210,000 "
Hay and clover -----	1,192,100 Tons.
Grain hay -----	4,204,100 "
Corn fodder and alfalfa -----	920,800 "

Dairy products have shown a remarkable rate of increase. The chief milk product is butter. In 1900, the output of creamery, or factory butter was 2,302,144 lbs.; in 1910, 5,748,304 lbs.; in 1920, 26,038,496 lbs.; and in 1923, 39,347,160 lbs., an increase of 50 per cent within the three years 1920-23, which increase was more than double (2.3 times) the total output of 1910. Home-made, or dairy butter has fully kept pace with the increase in the number of farms: in 1900, 12,213,378 lbs.; and in 1923, 38,608,375 lbs. Total production of butter in 1923 was 77,955,535 lbs.

Milk production is reported only in census years. In 1910 there was produced 1,732,454,511 lbs.; in 1920, 2,324,427,036 lbs.

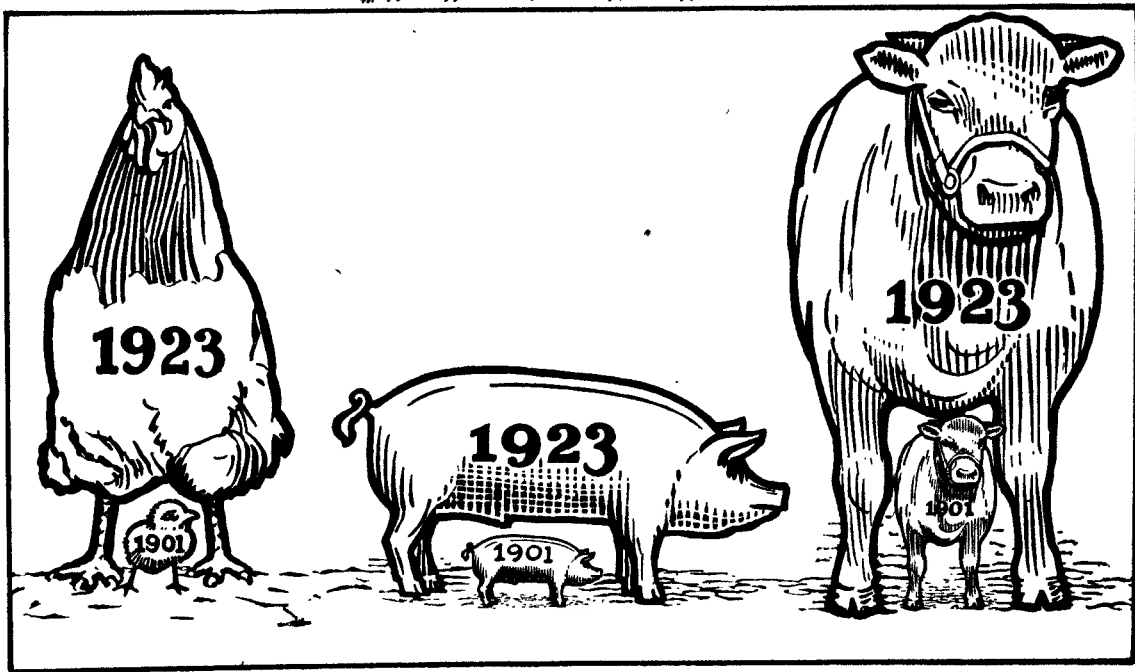
Egg production is still more remarkable: in 1900, 7,235,299 dozen; in 1910, 28,097,980 dozen; in 1920, 41,946,660 dozen; in 1923, 78,813,982 dozen. Egg production almost doubled in the last three years.

Honey production figures tell their own surprising story: in 1900, 20,182 lbs.; in 1910, 71,603 lbs.; in 1920, 131,178 lbs.; in 1921, 908,000 lbs.; in 1922, 2,000,000 lbs.; in 1923, 3,163,312 lbs.

Not only is natural quality good, but great attention is paid in the Provinces to the grading of staple products. There is now compulsory grading by governmental inspectors of grains, hogs, butter, cream and eggs. Facilities for the grading of certain other products also exist.

Crab-apples, plums and small fruits do well, and certain districts are beginning successfully to grow other special varieties of fruit.

LIVESTOCK



In numbers of domestic animals in the Prairie Provinces, the record of expansion is notable. Figures of the census returns from 1891 to 1921, and from the Dominion Bureau of Statistics reports of 1923, are as follows:—

	Horses	Cattle	Sheep	Swine	Poultry
1891 -----	147,711	462,523	100,758	70,460	735,767
1901 -----	339,989	941,625	189,665	200,281	1,717,019
1911 -----	1,194,995	1,808,931	285,130	712,222	8,432,423
1921 -----	2,294,493	3,395,172	739,902	1,055,245	17,761,619
1923 -----	2,328,851	3,747,722	469,576	1,677,784	19,020,966

Cattle have more than doubled in numbers since 1911, and, despite the temporarily discouraging price conditions of the world deflation period since 1921, which have affected cattle prices more seriously than those of most other commodities, an increase of 10.4 per cent was recorded in the two years, 1921-1923.

Each occupied farm on the average in 1911 had 9.05 cattle, whereas each farm in 1921 had 13.3 cattle, and almost $1\frac{1}{2}$ head per farm was added

in the two following years, making the 1923 average approximately 15 cattle per farm.

In 1921 there were five times the number of swine of 1901, and the increase in the two years, 1921-23, was almost 60 per cent. Expressed as averages on the basis of occupied farms, there were 4.13 swine per farm in 1921 and 6.56 in 1923.

Despite the growing use of mechanical motive power, the number of horses almost doubled between 1911 and 1921, and a further small increase was reported in 1923. Sheep have not yet been extensively raised and numbers fluctuate with market and other conditions. In 1923 a temporary decline over 1921 was registered, the figures, however, showing a satisfactory increase over preceding census periods.

Poultry raising has shown the most remarkable increases, having more than doubled between 1911 and 1921, and 1,259,347 having been added between 1921 and 1923. The total of 1923 was made up of 1,455,931 turkeys, 300,682 geese, 450,704 ducks, and 16,813,649 other fowl.

As the average farm has an area of 343.9 acres, it is quite evident there is plenty of scope for further expansion in livestock, even without taking into account the unoccupied lands in the west.

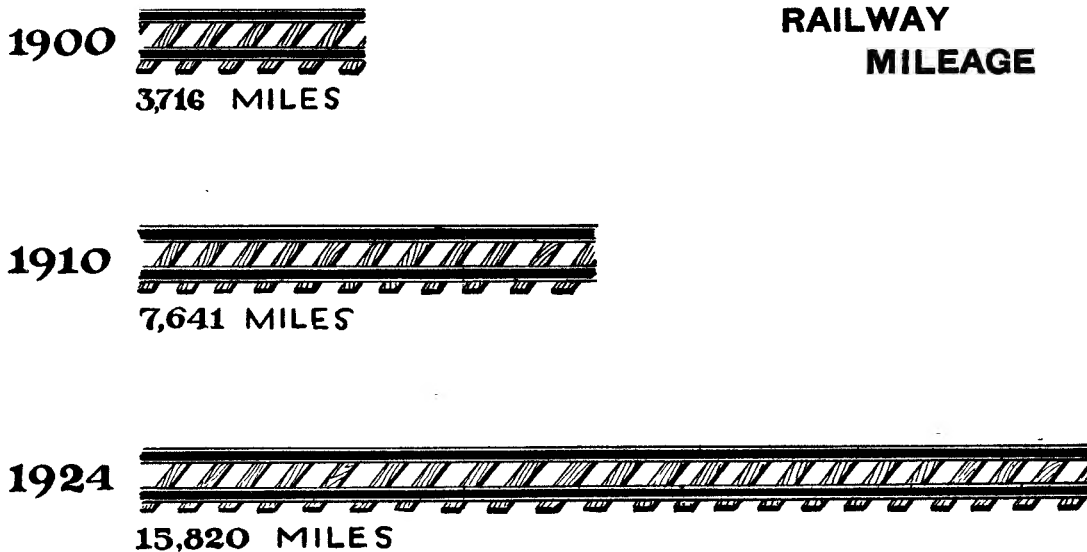
In the year, ended July 31, 1924, there were sold at the five principal public markets in the Prairie Provinces 466,227 cattle, 59,444 calves, 464,989 hogs, and 87,465 sheep.

Quality in livestock is showing improvement. Between 1911 and 1921 the census shows the following increases in purebred stock: cattle, from 25,875 to 82,572; sheep, from 3,280 to 22,287; swine, from 13,008 to 36,305; and horses, from 13,079 to 28,586.

Fur-bearing animals are to be found in considerable numbers in the northern regions of the Prairie Provinces. The value of the fur sales from these regions in 1923 was \$5,739,238.

Fish are plentiful in the northern lakes and rivers. The value of the commercial catch of 1923 was \$1,745,975.

TRANSPORTATION



There is one mile of railway in the Prairie Provinces for every 124 inhabitants, compared with one mile for every 221 inhabitants in the Dominion of Canada as a whole, and one mile for every 420 inhabitants in the United States, the country standing next to Canada in relative transportation facilities. These figures indicate the vast extent of railway equipment already provided for the present and future needs of the West.

These Provinces have one mile of railway for every 16 occupied farms.

The mileage in 1924 is 4.26 times that of 1900 and 2.07 times that of 1910. The following government figures emphasize this rapid growth in railway mileage:—

Year	Mileage	Year	Mileage
1900	3,716	1915	12,999
1905	5,215	1920	15,097
1910	7,641	1924	15,820

During the months of September, October and November, 1923, the railways, in addition to meeting all demands of other traffic, handled at country points in the Prairie Provinces no less than 7,293,888 tons of grain,

which involved the loading and moving of 185,870 cars, or over 2,000 cars of grain per day.

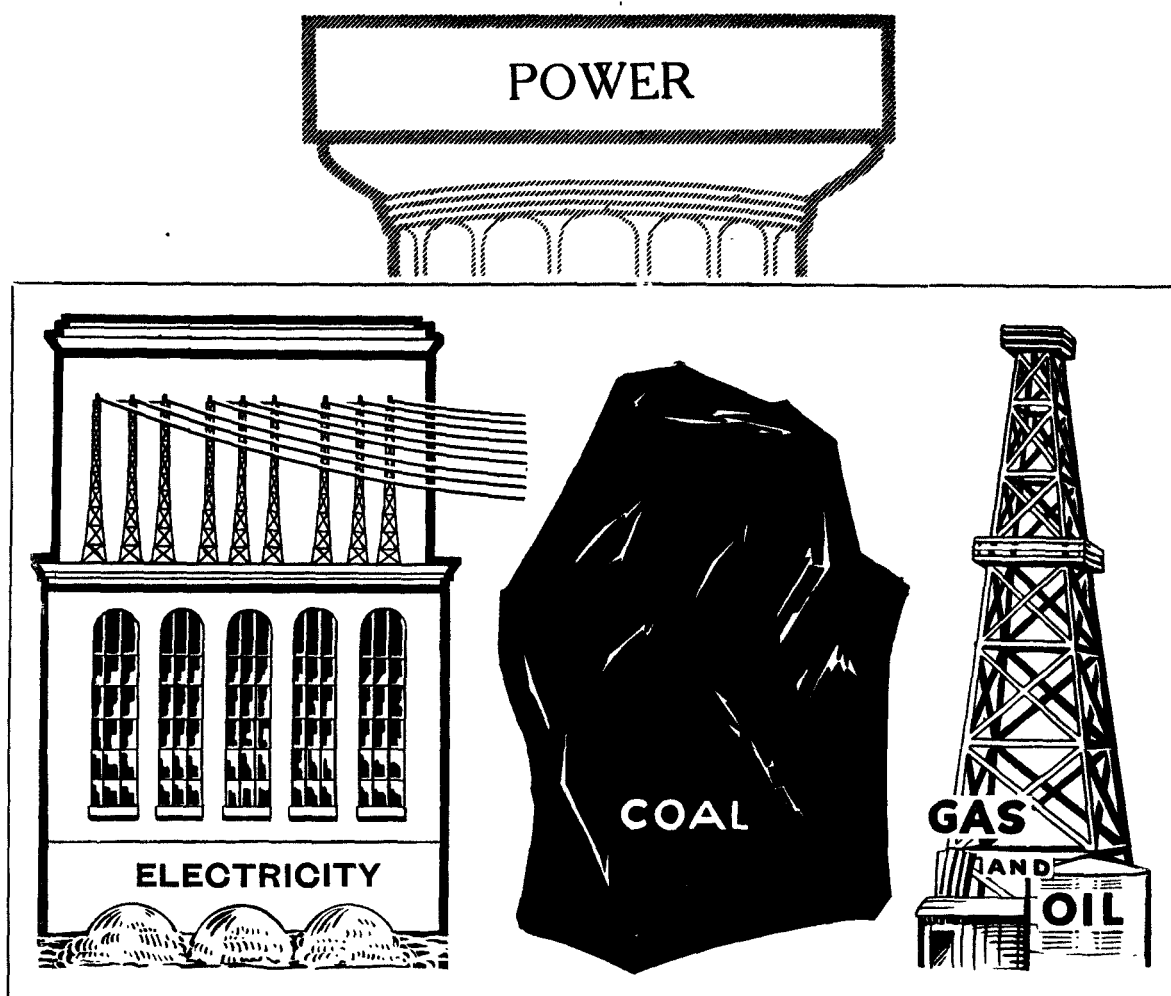
The grain elevator system, although owned and operated by private companies and co-operative associations and not by the railways, should be reckoned among the transportation facilities of Western Canada, because it makes possible the safe handling and expeditious movement of the flood of grain poured in by the farmers after harvest, the enormous quantity of 9,459,601 short tons having been delivered to country elevators and loading platforms in the three months of September, October and November, 1923, or at the rate of $2\frac{1}{2}$ tons per second for a twelve-hour day. In the Prairie Provinces there are 4,065 country elevators situated on railway tracks, with a total capacity of 133,814,620 bushels of grain, in addition to interior terminal elevators, public and private. In 1911 there were only 1,991 country elevators, less than half the present number. The railways have supplied 1,927 loading platforms from which farmers can load direct into 4,523 cars at one time.

Freight traffic loaded at stations in the Prairie Provinces in 1923, and not including freight entering from other provinces and countries, totalled 20,776,288 tons of commodities of all kinds, or the high average of 10.6 tons per inhabitant. The following table, compiled from figures issued by the Dominion Bureau of Statistics, gives the distribution of this transportation service:—

Revenue Freight Carried by Railways during 1923 Loaded at Stations in the Prairie Provinces	
Commodities.	Tons
Agricultural products	13,681,557
Animal products	668,616
Mine products	3,641,783
Forest products	945,000
Manufactures, etc.	1,839,332
Total products	20,776,288

In 1910 there were 77.50 miles of electric railway in the Prairie Provinces, which, according to the figures for the calendar year 1922, the last official returns available, had increased to 380.84 miles of electric railway, on which were carried 127,532,143 passengers.

There are 264,410 miles of roads and highways in the three Provinces, or 1 mile of road for every 7.4 persons, compared with 1 mile of road for every 20 persons in Canada as a whole. Highway improvement is steadily proceeding, municipal expenditures being supplemented by grants from the Provincial and Dominion Governments. The number of registered motor vehicles of all kinds using these roads has increased from 109 in 1907, to 2,478 in 1910, and to 154,458 in 1923.



In their rivers, the power resources of which have so far been definitely surveyed, the Prairie Provinces possess 4,259,253 available 24-hour horse-power at ordinary minimum flow, calculated at 80 per cent efficiency, with 7,994,705 horse-power dependable for six months in the year. Storage and regulating works would greatly increase these already known power resources.

The known minimum horse-power available is $\frac{1}{3}$ greater than the total turbine installation in all Canada at the present time. The greater part of these water power resources exist in the north-east and the north.

The Nelson River, with approximately 2,500,000 horse-power, is one of the great power rivers of the world, and is as yet entirely undeveloped.

Turbine installation in the Prairie Provinces is 195,092 horse-power. Winnipeg, which the greater part of this installation serves, enjoys extremely low power rates— $3\frac{1}{3}$ cents (3 cents net) per kilowatt hour for residence lighting; 1 cent per kilowatt hour for domestic heating; and a range of rates from 0.8 cents to $3\frac{1}{3}$ cents per kilowatt hour for alternating current power.

COAL

Situated chiefly in the extreme west, the Prairie Provinces possess enormous supplies of coal, estimated by the Dominion Government as 15 per cent of the world's reserves, or a little over one ton for every six tons in all the rest of the world, and ranging from anthracite, through bituminous, to lignite coals. Lignites are also found in the central districts over a wide area.

Coal was mined in 1923 to the extent of 7,288,430 tons, 43 per cent of the total production in Canada. This was more than double the production of 1910. The actual coal reserve of the Prairie Provinces is estimated at 388,804 million metric tons, and the probable reserve at 731,114 million tons.

NATURAL GAS

In 1923, 6,400 million cubic feet of natural gas was produced in the southwestern portion of the Prairie Provinces. The natural gas supplies are very great and spread over a large area. The city of Medicine Hat, which possesses its own wells, supplies gas for domestic purposes at 25 cents per 1,000 cubic feet, and for manufacturing purposes on a sliding scale from 6½ cents per 1,000 cubic feet, for the first million per month, to 3 cents per 1,000 cubic feet for over 5 million per month. Even at points where gas is piped for considerable distances, such as Calgary, the price is as low as 50 cents per 1,000 cubic feet for domestic purposes.

OIL

Oil-bearing beds have been proved to exist in the west and southwest, and, although actual production is yet small, promising development work is proceeding.

BITUMINOUS SAND

Bituminous or tar sand deposits, estimated by competent authorities to underlie from 7,000 to 15,000 square miles of territory in the northwest along the Athabasca River, with a thickness of 125 to 225 feet, hold vast possibilities of future development. Some portions tested yield 20 per cent bitumen, carrying an oil content as high as 69 per cent. It is estimated that there is in this district more road paving material than there is in California and Trinidad combined.

GOLD, SILVER, COPPER, LEAD, ETC.

A broad belt of the highly mineralized pre-Cambrian formation extends from the eastern boundary in a northwesterly direction across the Prairie Provinces, and contains rich known deposits of gold, silver, copper, lead, glass sand, soapstone, kaolin, and mineral pigments. On many properties development work is now going on of a very promising character. Clays and shales suitable for manufacture of bricks and clay-products are found quite generally in all three provinces. Limestone, granite, and sandstone are found in the eastern and western parts. Other minerals to be found are gypsum, limonite, sodium-sulphate, silica, hematite ore, mica, nickel-copper and quartzite.

TIMBER, PULPWOOD, ETC.

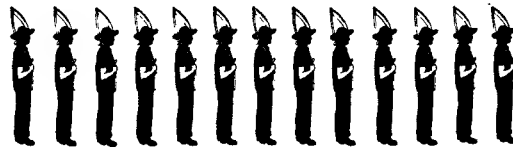
Of the merchantable standing timber in the Prairie Provinces, the Dominion Bureau of Statistics estimates the saw-material of all species to be 27,290,000,000 feet, board measure, of which the cut in 1921, the latest complete figures available, was 98,621,000 feet B. M. lumber; 18,511,000 feet B. M. lath; and 2,277,000 feet B. M. shingles. In addition there are estimated to be 468,020,000 cords of pulpwood, cordwood, posts, etc., equivalent to 36.4 per cent of the total supply in Canada of these materials.

POPULATION

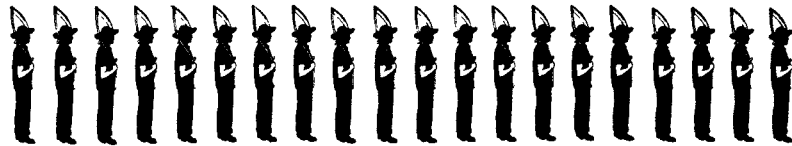
1901
419,512



1911
1,328,121



1921
1,956,082



The population of the Prairie Provinces in 1921 was almost exactly nine times that of 1891, just thirty years before, and 4.6 times that of 1901.

In the decade 1911-1921, immigration was a very small factor, owing to conditions created by the war, and the increase of 47.28 per cent in that decade represents in the larger part Canadian born. The following are the census returns:—

Year	Population	Year	Population
1891	219,305	1911	1,328,121
1901	419,512	1916	1,698,220
1906	808,863	1921	1,956,082

In the broad expanse of territory in these provinces, the population of 1921 gave an average of only 2.69 persons per square mile. This may be compared with conditions in the adjoining states of Minnesota and North and South Dakota, where the average density of population is 16.1 persons per square mile. The United States as a whole has 35.5 and the United Kingdom 388.85 persons per square mile.

Of the 1,956,082 in 1921, no less than 1,160,669, or 59.34 per cent, were born in Canada, and 312,700 in other British countries, making the total British born 1,473,369, or 75.32 per cent. Those born in the United States numbered 209,140 and those born in other countries 273,573.

All principal racial stocks have contributed to the population, the British predominating. The figures for 1921 are as follows:—

British	1,103,228	Ukranian	96,053
Scandinavians	129,625	Austrians	90,203
Germans	122,979	Russians	80,564
French	113,703	Poles	31,927
All others		187,800	

Even making allowance for the age distribution, the death-rate in the Prairie Provinces is exceptionally low, indicating healthy conditions and a vigorous population, which are also indicated by the high birth-rate. Comparative birth and death rates are as follows:—

	Birth Rate Per 1,000	Death Rate Per 1,000
Prairie Provinces (1921)	30.2	8.2
Canada (1921)	29.4	10.4
Australia (1921)	25.0	9.9
United Kingdom (1920)	22.5	12.5
United States (1921)	23.7	13.1

CITIES AND TOWNS

EDMONTON

1901 - - 4,176 ■

1911 - - 31,064 ■

1921 - - 58,821 ■

CALGARY

1901 - - 4,392 ■

1911 - - 43,704 ■

1921 - - 63,305 ■

REGINA

1901 - - 2,249 ■

1911 - - 30,213 ■

1921 - - 34,432 ■

SASKATOON

1901 - - - 113 ■

1911 - - 12,004 ■

1921 - - 25,739 ■

WINNIPEG

1871 - - - 241

1881 - - - 7,985

1891 - - 25,639

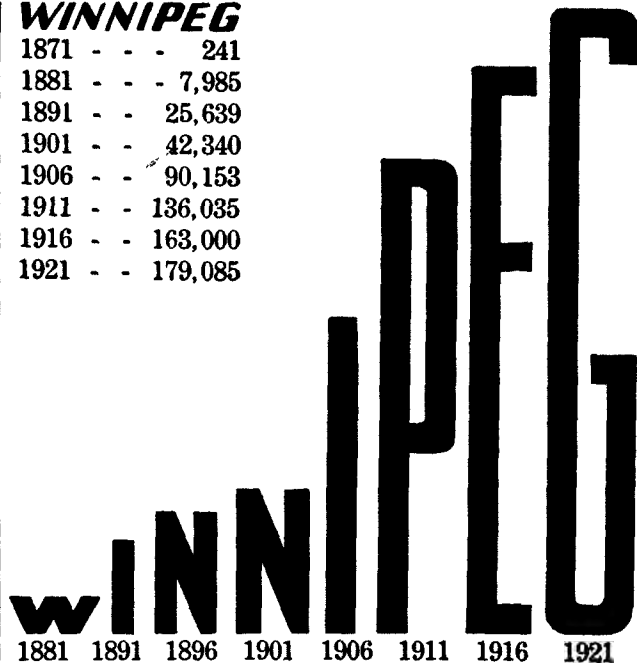
1901 - - 42,340

1906 - - 90,153

1911 - - 136,035

1916 - - 163,000

1921 - - 179,085



Of the population of the Prairie Provinces in 1921, according to the census, 64.03 per cent was rural and 35.97 per cent urban. Ten years earlier the percentages were 64.6 rural and 35.4 urban. Town and country have therefore developed hand in hand, and have a stable relationship.

No less than 657 incorporated urban centres are distributed throughout these Provinces to supply the needs of all settled districts. These urban centres consist of 17 cities, 163 towns and 477 villages. In 1901, there were only 3 cities, 25 towns and 57 villages. The growth in population of the 5 largest cities is set forth in the above diagram. These five cities contain 51.3 per cent of the total urban population.

Winnipeg, in the east, is the converging point of railway traffic from the west and distributing centre for traffic from east and south. It is the chief grain inspection point. In the crop year 1923-1924 there were inspected at Winnipeg railway yards 418,580,627 bushels of grain, the greatest quantity ever moved through any one traffic centre in the world.

Winnipeg is the fourth largest manufacturing centre in Canada, the value of its output being exceeded only by that of Montreal, Toronto and

Hamilton. It stands third in Canada as a financial centre, 73.2 per cent of all the bank clearings in the Prairie Provinces passing through its clearing house. It is the capital of the Province of Manitoba, with noble legislative buildings, and is the home of the University of Manitoba.

On the opposite bank of the Red River is the City of St. Boniface, the population of which has increased from 2,019 in 1901, to 7,483 in 1911, to 12,821 in 1921. In St. Boniface, which is a growing manufacturing centre, is situated the largest livestock market in Western Canada. These two cities, Winnipeg and St. Boniface, with the adjoining suburban municipalities, constitute the urban centre popularly known as Greater Winnipeg, with a population of about 250,000.

The needs of the great central districts are well served by the fine cities of Regina, Saskatoon and Moose Jaw (pop. 19,285) which perform for the great Province of Saskatchewan the functions of centres of government, finance and trade. Regina is the capital of the Province, with the splendid legislative buildings which are characteristic of the three Provinces. In Saskatoon is established the University of Saskatchewan, and at Saskatoon and Moose Jaw there are large interior terminal grain elevators, owned by the Dominion Government. These cities are also important grain inspection points.

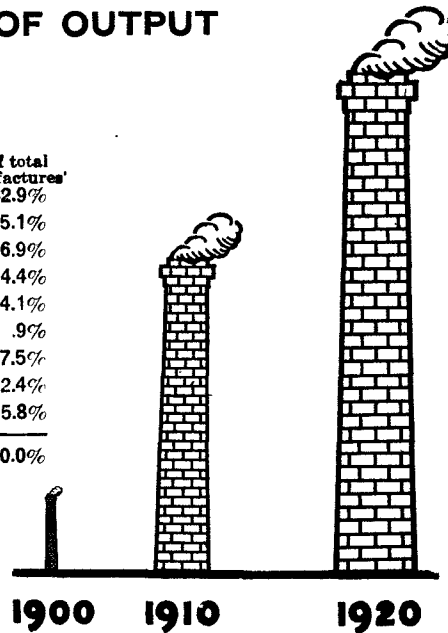
The cities of Calgary and Edmonton, in addition to rendering services in trade, finance and government corresponding to those of the cities farther east, are receiving and distributing centres for traffic to and from the Pacific coast. They have important livestock markets and are grain inspection points, possessing Dominion terminal elevators. Edmonton is the capital of Alberta, and in Strathcona, across the river, is established the Provincial University.

Postal facilities have been rapidly extended as settlement has taken place, there being, in 1921, 3,401 post offices in the Prairie Provinces, as compared with 933 in 1901.

MANUFACTURES

RATE OF INCREASE OF OUTPUT

Groups of Industries	% of total Manufactures
Vegetable Products	32.9%
Animal Products	25.1%
Textiles and Textile Products	6.9%
Wood and Paper	14.4%
Iron and Steel Products	4.1%
Non-ferreous Metals and Products	.9%
Non-metallic Mineral Products ..	7.5%
Chemical and Allied Products	2.4%
Miscellaneous Industries	5.8%
	100.0%



Census returns of manufactures are in terms of values and not quantities of products, and dollar values have shown wide fluctuations in recent years. For the above diagram, therefore, in order to represent as nearly as possible the comparative quantities produced, the census returns have been "weighted" by dividing each year's total by the index number of general wholesale prices for that year.

The development of manufacturing in the Prairie Provinces is set forth in the following census figures, with a column for "weighted" returns:

Year.	No. of Employees	Value of Manufactures	"Weighted" Values
1890 -----	5,484	\$11,982,492	\$11,982,492
1900 -----	6,387	14,892,426	13,763,794
1905 -----	13,472	35,281,129	31,002,749
1910 -----	27,555	78,794,567	63,441,680
*1915 -----	-----	103,252,873	68,835,248
*1920 -----	53,664	347,094,466	100,084,909

*Postal census returns. 1915 employees not reported.

By weighted values, the output in 1920 was 157.7 per cent of that of 1910 and over 7 times that of 1900. Numbers employed increased from

6,387 in 1900, to 27,555 in 1910, and to 53,664 in 1920, almost doubling in the last decade.

That manufacturing is an important factor in the total wealth production of the Prairie Provinces is shown in a special study by the Dominion Bureau of Statistics of the value of production of all kinds for the year 1920. This study took account of values created by agriculture, forestry, fisheries, trapping, mining, electric power, construction, custom and repair, and manufactures. It was found that the total contributed by manufactures was 29.6 per cent. for Manitoba, 7.8 per cent for Saskatchewan, and 11.5 per cent for Alberta, or the aggregate percentage of 15.1 per cent for the three Provinces.

Since 1920 industry in Western Canada, as in all parts of the world, has felt the effects of the period of deflation, but the exact measure of these effects cannot be given since the latest returns are those for 1922 and these were not compiled upon the same basis as those of the years given above.

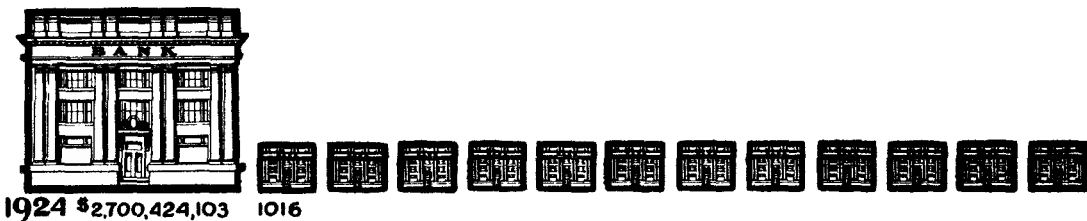
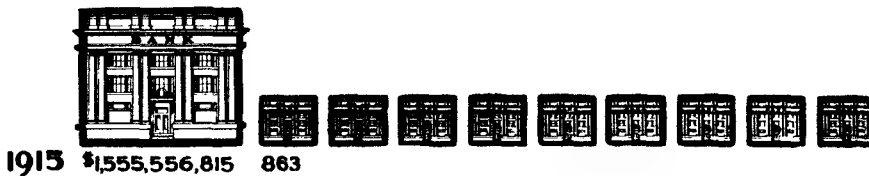
Flour-milling, the leading individual industry, and butter manufacturing, the fourth most important industry, have, however, shown marked increases in output since 1920, and in the past twelve months several important new industries have been established and others are in the process of organization.

According to percentage of total value of products, the principal industries, from the latest returns available, rank in the following order:

Industries.	Per Cent of Total Value of Products
Flour and grist mills	21.9%
Wood and paper products.....	14.4%
Slaughtering and meat packing.....	12.7%
Butter and cheese	9.7%
Printing, publishing, and bookbinding.....	8.2%
Electric light and power	4.9%
Iron and steel products.....	4.1%
Bread and other bakery products.....	3.6%
Other products	20.5%
	<hr/> 100.0%

FINANCE

ASSETS of CANADIAN BANKS



BRANCHES IN THE PRAIRIE PROVINCES

Canada's banking system consists of central banks with branches throughout the Dominion. The banks, therefore, can gather deposits wherever money exists and can mobilize these funds for use wherever money is needed. The system gives not only banking strength but great flexibility. Each branch bank has behind it the whole financial resources of a Dominion-wide institution.

The system has been adapting itself to Canadian requirements by a process of evolution which is still continuing. It has preserved general financial stability through the severe tests of many world-wide financial crises. Largely because of the banking system, no financial crisis of Canadian origin has yet developed to become acute or destructive.

For the financing of the crop movement, Western Canada makes a disproportionate demand upon the banks every autumn, which demand the banks have never failed to meet. In one-third of the crop year, 1923-1924, from September to December inclusive, as a typical example, the farmers delivered over three-quarters (75.2%) of the grain marketed within the year,—379,865,531 bushels in 4 months as against 125,006,494 bushels in the remaining 8 months.

The extensive use made by the people of the Prairie Provinces of banking facilities is indicated by the fact that in 1923 the bank clearings in the three Provinces totalled \$3,453,497,103, whereas in 1913 the total was \$2,395,239,732.

Paid-up capital, reserve funds, and total assets of Canadian chartered banks have increased as follows:—

	Capital Paid Up	Reserve Fund	Total Assets
1905 -----	\$79,234,191	\$52,082,335	\$695,417,756
1915 -----	114,759,807	113,130,626	1,555,676,395
1924 -----	123,409,130	123,625,000	2,700,424,103

At present there are 14 chartered banks in Canada, but an amalgamation is now under negotiation which would reduce the number to 13. All but two of the smaller institutions have branches, and two have central offices in the Prairie Provinces.

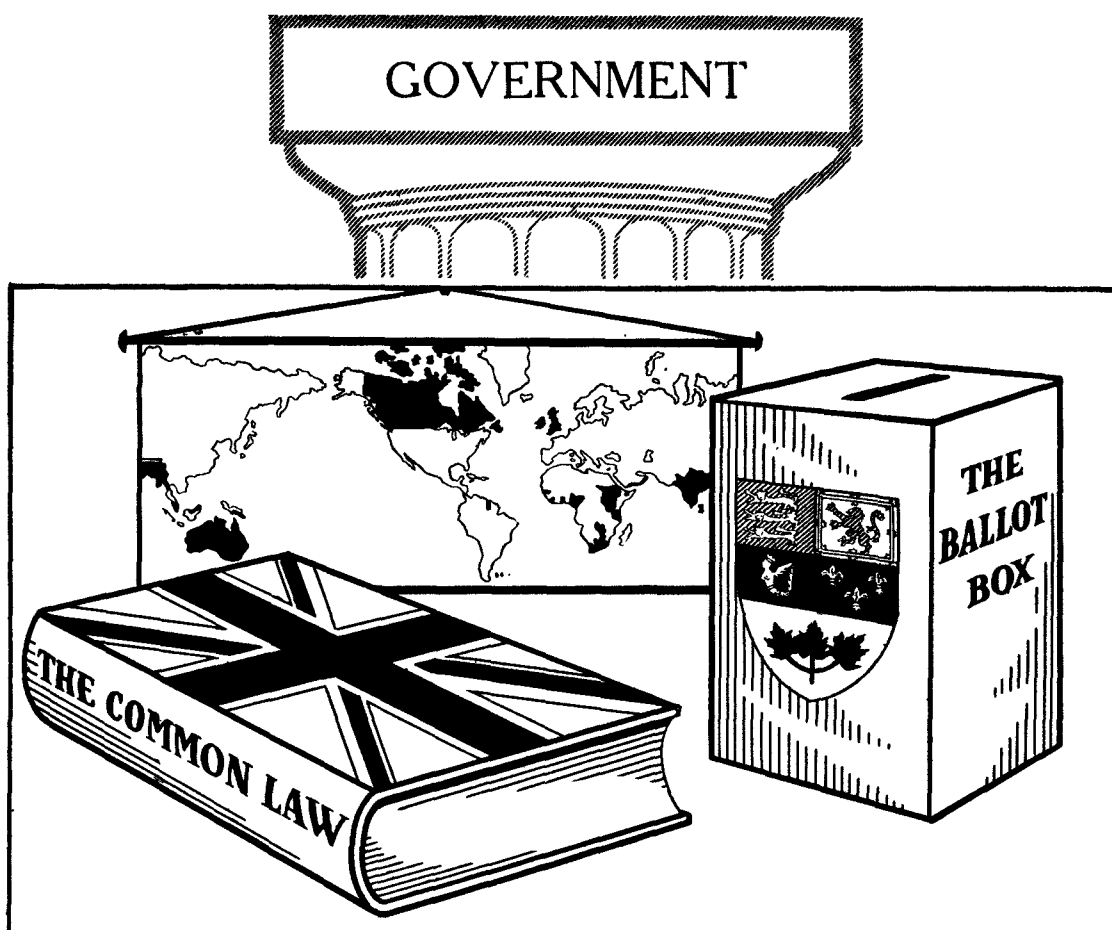
Wherever local business requires banking facilities, branches are established. In 1905 the total number of branches in these Provinces was 182, and this number had increased to 863 in 1915, and to 1,016 in 1924.

SECONDARY AND LONG-TERM FINANCING

While the business of the banks is the financing of the annual turnover of business, the needs for longer term borrowing are provided by mortgage and trust companies, and the loan departments of insurance companies, while each of the three Provincial Governments makes advances under the head of rural credits or farm loans. No figures are published of the very large aggregate of mortgage loans, but the development work accomplished by a population which brought comparatively little individual capital into the country is a testimony to the supply of loan capital.

INDIVIDUAL WEALTH

From a study of national wealth by the Dominion Bureau of Statistics for the year 1921, out of a total of \$22,195,302,443 for all Canada, \$6,447,112,332, or 29.04 per cent belonged to the Prairie Provinces, which had only 22.26 per cent of the population. The average individual wealth in the Prairie Provinces was calculated at the very high figure of \$3,295 per capita.



The Dominion of Canada is a democracy—a nation within the British Commonwealth of Nations. It inherits the Common Law of England and British traditions of justice, and through the Ballot Box it can make of the future what it will.

By the constitution, which effected the confederation of the original Provinces, certain enumerated powers are conferred upon the Dominion and certain upon the Provinces, residual sovereignty resting with the Dominion. The Prairie Provinces are three out of the nine Provinces forming the Dominion.

Each of the three Provinces has its own elected Legislature for the control and management of all matters within the Provincial jurisdiction. The electoral franchise is conferred upon all citizens by birth or naturalization, male and female, who have reached the age of 21 years and have been resident one year in the Province and three months within the electoral district.

Qualifications for voting in Dominion elections are similar to those governing the exercise of the Provincial franchise.

Among the matters reserved by the constitution for the exclusive jurisdiction of the Provincial Legislatures are municipal institutions and education. Under these powers the Prairie Provinces have created subsidiary organs for local government wherever sufficient settlement has been established, and the existing machinery for local government is capable of meeting the needs of many times the present population.

Municipalities are of two general classes, urban and rural. As previously stated, there are in the three Provinces 657 urban municipalities consisting of 17 cities, 163 towns, and 477 villages.

Rural municipalities number 591. As the total rural population, by the last census, was 1,252,604, there is thus one rural municipality on the average for every 2,119 inhabitants of country districts.

Public schools are free and non-sectarian. Residents in any district of a limited maximum area, in which there is a certain small minimum number of children of school age, can secure the establishment of a school district. Within the provisions of a general act and subject to administrative supervision of the Provincial Department of Education, these districts elect their own trustees and are self-governing in education. Public schools are supported by local rates, levied by the trustees, supplemented by grants from the Provincial treasuries.

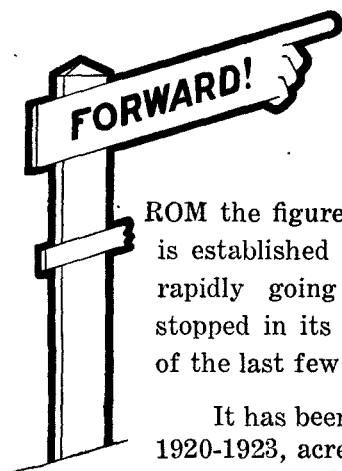
In the three Provinces there are 9,890 Public School Districts; and 514,662 pupils, equivalent to 26.3 per cent of the population, are enrolled at public schools.

Provincial universities, including strong departments for agricultural education, are established at Winnipeg for Manitoba, at Saskatoon for Saskatchewan, and at Strathcona, near Edmonton, for Alberta.

Full religious liberty obtains in all parts of Canada.

No taxation, or imposts of any kind, can be levied and no public money appropriated or expended, without the specific authority of the elected representatives of the people.

"To no one will we sell, to no one will we refuse or delay, right or justice."—Magna Charta.



FROM the figures and facts herein presented it is established that Western Canada has been rapidly going forward, and has not been stopped in its stride even by the convulsions of the last few years.

It has been shown that in the three years, 1920-1923, acreage under crop increased 25.03 per cent; in the two years, 1921-1923, cattle, swine, and poultry in the aggregate increased 10.2 per cent; while during the period 1920-23 egg production almost doubled and factory butter increased 50 per cent.

Taking a little longer view, from the census period, 1910-1911, to the date of the latest available returns, the progress has been very striking and it will be noted that material development has proceeded at a much more rapid rate than population, indicating an increase of individual assets and wealth. The percentages of increase are:

	Increase Per Cent
Population (1911-1921)	47.3%
Acreage under crop (1910-1923)	177.8%
Livestock on farms (1911-1923)	119.1%
Railway mileage (1910-1924)	107.0%
Electric turbine installation (1910-1924)	909.1%
Manufactures (weighted, 1910-1920)	57.7%
Branch Banks (1910)	104.0%



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*It contains the information that must impress
upon us the actual progress the West
has made in the past.*